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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

14-32532

CHAPTER 13 PLAN AND RELATED MOTIONS

Name of Debtor(s):	Carolyn Ann Simmons	Case No:
This plan, dated May	7, 2014 , is:	
□ a	ne <i>first</i> Chapter 13 plan filed in this case. modified Plan, which replaces the lconfirmed or \(\square\) unconfirmed Plan dated.	
D	ate and Time of Modified Plan Confirming Hearing	ng:
P	lace of Modified Plan Confirmation Hearing:	
The Pla	n provisions modified by this filing are:	
Credito	rs affected by this modification are:	

Leroy Eldred Simmons, Jr.

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$102,655.26

Total Non-Priority Unsecured Debt: \$2,242.00

Total Priority Debt: \$6,720.00 Total Secured Debt: \$68,082.00

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- **1. Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$485.00 Monthly for 57 months**. Other payments to the Trustee are as follows: **NONE** . The total amount to be paid into the plan is **\$27,645.00** .
- 2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
 - A. Administrative Claims under 11 U.S.C. § 1326.
 - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
 - 2. Debtor(s)' attorney will be paid \$ __2,991.00 _ balance due of the total fee of \$ __3,000.00 _ concurrently with or prior to the payments to remaining creditors.
 - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Virginia Dept of Taxation	Taxes and certain other debts	6,720.00	Prorata
-			17 months

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
 - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u> <u>Collateral</u> <u>Purchase Date</u> <u>Est Debt Bal.</u> <u>Replacement Value</u>

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u> <u>Collateral Description</u> <u>Estimated Value</u> <u>Estimated Total Claim</u>

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C. Adequate Protection Payments.

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The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor Collateral Description Adeq. Protection Monthly Payment To Be Paid By

Clary's Used Cars 2005 Pontiac G6 w/ 200,538 miles NADA value NADA value 75.00

Southern Cars 2001 Ford Taurus w/ 100,971 miles 75.00 Trustee

NADA value

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

Creditor	Collateral	Approx. Bal. of Debt or "Crammed Down" Value	Interest Rate	Monthly Paymt & Est. Term**
Clary's Used Cars	2005 Pontiac G6 w/ 200,538 miles	4,450.00	4.25%	Prorata
	NADA value			34 months
Southern Cars	2001 Ford Taurus w/ 100,971	3,742.00	4.25%	Prorata
	miles			34 months
	NADA value			

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

- A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately __19
 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately __0__%.
- B. Separately classified unsecured claims.

Creditor	Basis for Classification	Treatment
NONE		

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5.	Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term 2532
	Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any
	existing default under 11 U.S.C. & 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Creditor Citimortgage Inc	Collateral Residence located at: 1585 Belfield Rd. Freeman, VA 23856 Doublewide Tax assessed value	Regular Contract Payment 684.00	Estimated Arrearage 5,500.00	Arrearage Interest Rate 0%	Estimated Cure Period 34 months	Monthly Arrearage Payment Prorata
1	Trustee to make contract payments and cure regular contract monthly payments that come dulebts shall be cured by the Trustee either pro ra	ue during the peri	od of this Plan	n, and pre-p	etition arrearag	es on such

		Regular			Monthly
		Contract	Estimated Interest	Term for	Arrearage
Creditor	<u>Collateral</u>	Payment	Arrearage Rate	Arrearage	Payment
NONE					

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Creditor	Collateral	Interest Rate	Estimated Claim	Monthly Paymt& Est. Term**
NONE				

- **6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
 - **A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

Creditor	Type of Contract
NONE	

below.

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

			Monthly	
			Payment	Estimated
Creditor	Type of Contract	Arrearage	for Arrears	Cure Period
-NONE-				

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7. Liens Which Debtor(s) Seek to Avoid.

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A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor -NONE-

Collateral

Exemption Amount

Value of Collateral

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor -NONE-

Type of Lien

Description of Collateral

Basis for Avoidance

- 8. Treatment and Payment of Claims.
 - All creditors must timely file a proof of claim to receive payment from the Trustee.
 - If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
 - If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
 - The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- 9. Vesting of Property of the Estate. Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- **10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
- 11. Other provisions of this plan:

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Signatures:			14-32532
Dated: May	7, 2014		
/s/ Leroy Eldre	ed Simmons, Jr.		/s/ Jessica L. Fellows, Attorney for America Law Group
Leroy Eldred S	Simmons. Jr.		Jessica L. Fellows, Attorney for America Law Group
Debtor	,		Debtor's Attorney
/s/ Caralina Am	- Ci		
/s/ Carolyn And Carolyn Ann S Joint Debtor			
Exhibits:	Copy of Debtor(s)' Matrix of Parties So	Budget (Schedules I and J); erved with Plan	
I certify that on	May 7, 2014 , I m	Certificate o	f Service the creditors and parties in interest on the attached Service List.
·		/s/ Jessica L. Fellows,	Attorney for America Law Group corney for America Law Group
		America Law Group, I	nc.
		2312 Boulevard	2024
		Colonial Heights, VA 2 Address	3634
		804-520-2428	
		Telephone No.	

Ver. 09/17/09 [effective 12/01/09]

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Fill in this information to identify your case: Debtor 1 Leroy Eldred Simmons. Jr.				
Debtor 1 Leroy Fldred Simmons Ir				
Debtor 1 Leroy Eldred Simmons, Jr.				
Debtor 2 (Spouse, if filing) Carolyn Ann Simmons				
United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA				
Case number (If known)	Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:			
Official Form B 6I	Ç			
Schedule I: Your Income	MM / DD/ YYYY 12/13			
Be as complete and accurate as possible. If two married people are filing together (Debtor supplying correct information. If you are married and not filing jointly, and your spouse is I spouse. If you are separated and your spouse is not filing with you, do not include informa attach a separate sheet to this form. On the top of any additional pages, write your name at Part 1:	living with you, include information about your tion about your spouse. If more space is needed,			
1. Fill in your employment information. Debtor 1	Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers. Employment status I multiple information in the content of the content in the content information in the content in	■ Employed□ Not employedSubstitute Aide			
Include part-time, seasonal, or self-employed work. Employer's name Vulcan Construction	Brunswick County Public Schools			
Occupation may include student or homemaker, if it applies. Employer's address 2500 Belfield Rd. Freeman, VA 23856	1718 Farmers Field Rd. Lawrenceville, VA 23868			
How long employed there?	3 years			
Part 2: Give Details About Monthly Income				
Estimate monthly income as of the date you file this form. If you have nothing to report for an spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all emmore space, attach a separate sheet to this form.	,			
	For Debtor 1 For Debtor 2 or non-filing spouse			
List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 2. Solution 2. Solution 2. Solution 2. Solution 3.	\$5,038.00			
3. Estimate and list monthly overtime pay. 3. +5	\$			
4. Calculate gross Income. Add line 2 + line 3.	\$\$,038.00			

Debtor 1 Debtor 2			Case	e number (<i>if known</i>)		14-3253	
		For Debtor 1		r Debtor 1	For Debtor 2 or non-filing spouse		
C	ppy line 4 here	4.	\$	5,038.00	\$	271.00	
5. Li	st all payroll deductions:						
5a	a. Tax, Medicare, and Social Security deductions	5a.	\$	1,336.00	\$	0.00	
5b	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
50	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
50	Required repayments of retirement fund loans	5d.	\$	912.00	\$	0.00	
5€		5e.	\$	494.00	\$	0.00	
5f	5	5f.	\$_	0.00	\$	0.00	
50		5g.	\$_	0.00	\$	0.00	
5h	n. Other deductions. Specify:	5h.+	\$_	0.00	+ \$	0.00	
6. A	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	2,742.00	\$	0.00	
7. C a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	2,296.00	\$	271.00	
8. Li 8a	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
	monthly net income.	8a.	\$_	0.00	\$	0.00	
8b		8b.	\$_	0.00	\$	0.00	
80	regularly receive Include alimony, spousal support, child support, maintenance, divorce						
_	settlement, and property settlement.	8c.	\$_	0.00	\$	0.00	
80	. ,	8d.	\$_	0.00	\$	0.00	
8e 8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$_	0.00	\$	0.00	
9.0	Specify: Pension or retirement income	8f. 8g.	\$_ \$	0.00	\$	0.00	
8g 8h	•	og. 8h.+	٠	290.00	· ·	0.00 0.00	
Oi	r Totaled tax returnd		Ψ_	290.00	' <u>Ψ</u> _	0.00	
9. A d	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	290.00	\$	0.00	
	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,586.00 + \$_	2	71.00 = \$ 2,857.0	
In ot Do	tate all other regular contributions to the expenses that you list in Scheoolide contributions from an unmarried partner, members of your household, you her friends or relatives. To not include any amounts already included in lines 2-10 or amounts that are pecify:	our deper		. ,	*	Schedule J. 11. +\$ 0.0	
W	dd the amount in the last column of line 10 to the amount in line 11. The rite that amount on the Summary of Schedules and Statistical Summary of Coplies					12. \$ 2,857.0	
13. D	o you expect an increase or decrease within the year after you file this fo No.	orm?				Combined monthly income	

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Fill	in this information to identify	your case:				14-32332
Del	otor 1 Leroy Eldi	ed Simmons, Jr.		Check	if this is:	
Dec	Lei Oy Liui	ea diffillions, or.		_	amended filing	
Deb	otor 2 Carolyn A	nn Simmons		□ A:	supplement showing	post-petition chapter 13
(Sp	ouse, if filing)			ex	penses as of the follo	owing date:
Uni	ited States Bankruptcy Court fo	or the: EASTERN DISTRICT OF VIRG	INIA	N	MM / DD / YYYY	
Cas	se number			ПА	senarate filing for D	ebtor 2 because Debtor 2
(If l	known)				intains a separate h	
<u>O</u> :	fficial Form B 6J	_				
	chedule J: Your l					12/13
		possible. If two married people are filing				
into	ormation. If more space is ne known). Answer every questi	eded, attach another sheet to this form. (On the top of any additi	onal pages,	write your name ai	nd case number
Part 1.	Is this a joint case?	enota				
	☐ No. Go to line 2.					
	■ Yes. Does Debtor 2 live	in a separate household?				
	■ No	-				
		ust file a separate Schedule J.				
	1 103. Debtor 2 in	ast the a separate senedate s.				
2.	Do you have dependents?	No				
	Do not list Debtor 1 and Debtor 2.	☐ Yes. Fill out this information for each dependent	Dependent's relatio Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents'					□ No
	names.					☐ Yes
						□ No
						Yes
						□ No
			-			Yes
						□ No
3.	Do your expenses include		-			☐ Yes
٥.	expenses of people other th	an D				
	yourself and your depende	nts?				
Par	t 2: Estimate Your Ongo	oing Monthly Expenses				
Est	imate your expenses as of you	ır bankruptcy filing date unless you are				
•	enses as of a date after the ba blicable date.	ankruptcy is filed. If this is a supplemen	tal <i>Schedule J</i> , check the	e box at the	top of the form and	l fill in the
app	meable date.					
		on-cash government assistance if you kneed it on <i>Schedule I: Your Income</i> (Officia			Your exp	enses
		,	,			
4.	and any rent for the ground of	ship expenses for your residence. Include or lot.	e first mortgage payments	4. \$		684.00
	If not included in line 4:					
				4 ^		
	4a. Real estate taxes	's or renter's insurance		4a. \$ 4b. \$		0.00
		's, or renter's insurance epair, and upkeep expenses		46. \$ 4c. \$		142.00 0.00
		tion or condominium dues		4d. \$		0.00
5.		ents for your residence, such as home eq	uity loans	5. \$		0.00

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Carloyn Ann Sminnons	ebtor 1	Leroy Eldred Simmons, Jr.			14-3253
Sec. Electricity, heat, natural gas 6a. \$ 275.00	ebtor 2	Carolyn Ann Simmons	Case num	ber (if known)	11 5250
Sec. Electricity, heat, natural gas 6a. \$ 275.00	T 74*1*	ø			
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. Telephone, cell phone, Internet, satellite, and cable services 7c. To Autonomy, and the services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and costs. 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, and cable services 8c. Telephone, cell phone, Internet, satellite, satel			6a	\$	275 00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. d. Other. Specify: 6d. d. Other. Specify: Food and housekeeping supplies 7. \$ 400.00 Childcare and children's education costs 8. \$ 0.00 Childcare and children's education costs 8. \$ 0.00 Childcare and children's education costs 9. \$ 70.00 Personal care products and services 10. \$ 40.00 Medical and dental expenses 11. \$ 0.00 Transportation. Include gas, maintenance, bus or train fare. Do not include can payments. 12. \$ 350.00 Don on include can payments. 13. \$ 0.00 Charitable contributions and religious donations 14. \$ 0.00 Insurance. Do not include can payments. Do not include can payments. 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 39.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15b. Health insurance 15c. \$ 39.00 Insurance. Do not include case deducted from your pay or included in lines 4 or 20. 15c. Vehicle insurance 15c. \$ 229.00 Identification to the insurance 15c. \$ 229.00 Identification to the insurance 15c. \$ 229.00 Identification to the insurance 15c. \$ 0.00 Insurance. Specify: Personal property taxes Installment or lease payments: 17a. Car payments for Vehicle 1 If a. \$ 0.00 Installment or lease payments in the insurance 15c. \$ 0.00 Installment or lease payments in the insurance 15c. \$ 0.00 Insurance		•			
6d. Other. Specify: Food and housekeeping supplies Food and housekeeping supplies Food and housekeeping supplies 7. \$ 400.00 Clothing, hundry, and dry cleaning 9. \$ 77.00 Personal care products and services 10. \$ 40.00 Medical and dental expenses 11. \$ 0.00 Personal care products and services 11. \$ 0.00 Medical and dental expenses 11. \$ 0.00 Personal care products and services 12. \$ 3550.00 Do not include ear payments. Charitable contributions and religious donations 13. \$ 0.00 Charitable contributions and religious donations 14. \$ 0.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 399.00 15c. Vehicle insurance 15b. \$ 0.00 15c. Vehicle insurances 15c. \$ 229.00 15d. Other insurance Specify: 15d. Other insurances property 15d. Other insurances Profession of the property taxes 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. \$ 0.00 17c. Other. Specify: 17d. Other.		~ ~ ~			
Food and housekeeping supplies					
Childrare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services 10. \$ 40.00 Medical and dental expenses 11. \$ 0.00 Transportation, Include gas, maintenance, bus or train fare. Do not include car payments. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. I afe insurance 15b. \$ 39.00 15c. Vehicle insurance 15c. \$ 229.00 15d. Oher insurance. Specify: 15d. Oher insurance specify: 15d. Oher insurance specify: 15d. Or include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal property taxes 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Oher. Specify: 17c. \$ 0.00 17c. Oher. Specify: 17d. Oh		• •		· 	
Clothing, laundry, and dry cleaning					
Personal care products and services					
Medical and dental expenses				·	
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☐ Yes. Explain:					

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Antoinette D. Adams, DPM, PC 137 Baker St. Emporia, VA 23847

Bon Secours Richmond Health Sy P.O. Box 28538 Richmond, VA 23228

Central Vriginia Health Srvc. P.O. Box 220 New Canton, VA 23123

Citimortgage Inc. P.O. Box 6243 Sioux Falls, SD 57117

Clary's Used Cars P.O. Box 123 Brodnax, VA 23920

Dr Leonards/Carol Wrig 1515 S 21st St Clinton, IA 52732

EBI LLC dba Biomet 399 Jefferson Road Parsippany, NJ 07054

Fleshood Chiropractic Clinic 107 N Bruswick Ave. South Hill, VA 23970

Glasser & Glasser P.O. Box 3400 Norfolk, VA 23514

J L Walston & Associates 326 S Main St Emporia, VA 23847

Lawerenceville Primary Care PC P.O. Box 459 Lawrenceville, VA 23868

14-32532

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Richmond Emergency Physicians P.O. Box 808 Grand Rapids, MI 49518

Seventh Ave 1112 7th Ave Monroe, WI 53566

SLM Financial Corp/Sallie Mae P.O. Box 9500 Wilkes-Barre, PA 18773

Southern Cars 709 N. Main St. Emporia, VA 23847

Southern VA Regional Med. Ctr. 727 North Main St. Emporia, VA 23847

Southside Regional Medical Ctr 200 Medical Park Blvd. Petersburg, VA 23805

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Virginia Dept of Taxation P.O. Box 1880 Richmond, VA 23218

14-32532

Virginia Emergency Group P.O. Box 281743 Atlanta, GA 30384